

**Warriors Fall to Rosemont 38-0 in Homecoming Heartbreaker**

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**Liberty Ranch Rallies Past Amador 40-26 Behind Strong Ground Game**

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# The Galt Herald

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OCTOBER 3, 2025

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## E-Scooters to Dirt Bikes Galt Tackles Micromobility Safety



Galt Police Department hands out free helmets during its e-bike and e-scooter safety workshops to ensure that children are riding safely and accordingly to state law. Photos courtesy of the Galt Police Department

By Idaly Valencia

**GALT, CA (MPG)** - With the rise of micromobility options such as electric bikes and scooters, cities across the U.S., including Galt, have more of these vehicles on the streets.

As their popularity grows, so does the need for clear rules. Police and lawmakers in nearby cities have already reported hazards and

accidents tied to misuse or confusion over e-bike and e-scooter laws.

Folsom, for example, faced challenges this summer with youth riding unsafely, prompting safety campaigns from the police department. In Sacramento, a Sept. 6, 2024, collision between a car and an e-scooter killed two women who were riding together on a single device.

According to the U.S. Consumer

Product Safety Commission, micromobility-related injuries have increased an average of 23% annually since 2017, underscoring the risks tied to these fast-evolving forms of transportation.

### Local Impact

Along with the rise of e-bikes and e-scooters, Galt has observed misuse

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## Certified Canine Rescuer Joins Fire Department



The Cosumnes Fire Department announced that Ruffles, a certified rescue dog, has joined a Sacramento Urban Search & Rescue Task Force. Ruffles is partnered with Capt. Justin Quarisa to help locate people trapped in disaster conditions. Photo courtesy of Cosumnes Fire Department

### Cosumnes Community Services District News Release

**ELK GROVE/GALT, CA (MPG)** - The Cosumnes Fire Department proudly announces a historic first: Captain Justin Quarisa and his canine partner, Ruffles, have officially earned national certification as a live find canine search team, a first in the department's history.

This accomplishment brings a powerful new resource to the Cosumnes Community Services District and strengthens disaster response across the Sacramento region.

Together, Captain Quarisa and Ruffles will deploy with Sacramento Urban Search & Rescue Task Force 7, a FEMA-affiliated team managed by the Sacramento Fire Department that responds to major emergencies across California and the nation. From earthquakes and building collapses to wide-area searches, the addition of a certified canine team brings a valuable and specialized capability to California's emergency response network.

Captain Quarisa, who has served with Cosumnes Fire since 2004 and has been a member of Task Force 7 for a decade, trained with Ruffles in Southern California through the National Disaster Search Dog Foundation (SDF).

The nonprofit rescues high-energy dogs from shelters, trains them to be disaster search dogs, and matches them with firefighters and other first responders across the country, at no cost to their fire departments.

Ruffles, a 2.5-year-old Australian Heeler, was rescued from a shelter in Texas. Staff there recognized her drive and potential, and she was accepted into the National Disaster Search Dog Foundation's program. It turned out to be a perfect match.

"She's an amazing dog," said Captain Quarisa. "She's focused, driven and

*Continued on Page 3*

## St. Luke's to Host 'Blessing of the Animals'

By Idaly Valencia

**GALT, CA (MPG)** - On Sunday, Oct. 5, Galt St. Luke's Episcopal Church will honor beloved pets in the community during its annual "Blessing of the Animals" service.

The church described via social media that this service commemorates the life and example of St. Francis of Assisi, patron saint of animals. It will be held outdoors in the church's courtyard and all pets are welcome.

Owners are asked to keep pets on a leash or in a carrier for everyone's safety. Water and a variety of treats will be provided.

Mark McMillen, the senior warden of St. Luke's, will lead the Blessing of the Animals service this year.

"This service is special to us because it's an opportunity to give thanks for the beauty of all creation and to remember our role as responsible stewards of the only Earth we have," said McMillen. "The pets that come into our lives bless us every day with

*Continued on Page 3*



Pet owners are invited to the annual "Blessing of the Animals" at St. Luke's Episcopal Church, located at 200 B St., on Sunday, Oct. 5. St. Luke's Episcopal Church Senior Warden Mark McMillen, center, will lead the Blessing of the Animals service this year. Photo courtesy of Galt St. Luke's Episcopal Church



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## Galt High Homecoming Parade



**GALT, CA (MPG)** - Galt High School Warriors paraded down C Street on Friday, Sept. 26, kicking off homecoming celebrations. Lower- and upperclassmen, student groups and sports teams joined in, riding customized floats or carrying decorated signs. See photos from the homecoming halftime ceremony on page 12. Photos by Idaly Valencia



# E-Scooters to Dirt Bikes: Galt Tackles Micromobility Safety

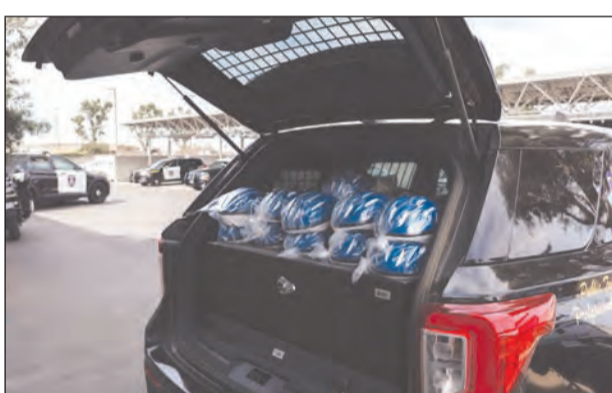
Continued from page 1

of gas-powered bikes and electric dirt bikes, which are illegal on public roads. To stay ahead of the issue, city leaders said that their first priority is education.

In recent weeks, the Galt Police Department partnered with the Galt Joint Union Elementary School District to host workshops for families. At these sessions, officers explained riding rules for bikes, e-bikes and e-scooters. Students without helmets were given one, and parents received information on micromobility classifications and state regulations.

Officer Greg Steele, a Galt traffic enforcement officer since 2019, said the issue became more noticeable this year as residents, especially students, turned to e-bikes and scooters as a primary way to get around. "With the start of the school year, many students found it a convenient way to get to class," Steele said.

Steele explained that e-bikes fall into three classes based on how the motor powers the wheels (pedal-assisted or throttle bar) and the maximum



Several bicycle helmets are in the back of a Galt Police patrol car, headed to local schools for e-bike and e-scooter safety workshops teaching students and families about proper rules and safe riding. Photo courtesy of Galt Police Department

speed. All e-bikes must have pedals; otherwise, they are considered off-road vehicles not allowed on public streets.

He also noted that e-bike laws, updated in January, are relatively straightforward: Riders under 18 must wear helmets and follow standard bicycle laws, such as avoiding sidewalks.

E-scooters, however, fall under older rules written in 1999 for gas-powered scooters, also known as mopeds.

California Vehicle Code 21235 requires powered scooters to have working brakes, bans riding on roads with speed

limits over 25 mph, mandates helmets for minors and requires riders to hold a valid driver's license. That means many students commuting to school on scooters are technically unlicensed drivers.

"The biggest thing I would say is the sheer volume of people riding e-scooters," Steele said. "We've seen a lot of kids riding e-bikes with no helmets, especially high schoolers who are on their way to school."

Still, Steele said, the department understands families' perspectives.

"These kids are just trying to get to school. Nobody is going out there

planning to break the law," Steele said.

### Education Over Enforcement

For now, the department's campaign focuses on education rather than punishment. Aside from the educational workshops, officers are stopping riders for violations and handing out written warnings, with parents notified afterward but no fines or citations issued.

As a traffic officer, Steele has responded to vehicle and e-bike collisions.

"Thankfully, people have come out OK. Nobody's been seriously injured but the potential is absolutely there if you're not wearing a helmet," Steele said.

Galt Joint Union Elementary School District Superintendent Lois Yount said that the district first noticed an uptick in helmetless riders last spring and has since seen an increase in e-bikes and e-scooters at McCaffrey Middle School.

"It has been very helpful to have the support of the police department to educate students about safety precautions and the laws related to riding bikes and

scooters," Yount said. "The goal right now is education. With the support of school resource officers, families are notified when their child is riding illegally. We want our students and community to stay safe."

Galt Mayor Shawn Farmer told The Galt Herald that he first noticed growing concerns about e-bikes and e-scooters on neighborhood forums and felt the city needed to act proactively.

Farmer raised the issue at a CAST (Cities and Schools Together) meeting with school leaders and the police chief, which led to the launch of the workshops.

"There was a discussion about it and everybody agreed that it is an up-and-coming topic of great concern," Farmer said. "We should be proactive on it before it gets out of hand and somebody else does get hurt."

The bigger challenge, Farmer said, is ensuring that the community understands how to use the technology safely before hitting the road or purchasing e-bikes, e-scooters or even dirt bikes for children.

"I think most violations are occurring from kids using either Class 2 or 3 bikes that are not meant for their age group," Farmer said. "It's such an up-and-coming technology that most parents don't

know all the parameters."

### Looking Ahead

The city is maintaining its focus on education but is also preparing a citywide ordinance to ensure long-term structure, according to Farmer.

The proposal, now under police review, will go to the public safety committee and then to the City Council for approval. It is being handled as an "urgency ordinance," which speeds the process as it involves public safety.

Although the council's final decision is yet to be made, Farmer said that he supports the effort.

"I'm excited that they're doing it and I appreciate the staff for being super proactive on this," Farmer said, describing the draft as thorough and aimed at clarifying rules rather than issuing heavy penalties.

Traffic is one of the top concerns he hears from residents, and getting ahead of this issue shows the city is listening and planning for long-term safety, according to Farmer.

"These scooters and bikes travel as fast as cars... it's a whole other level of concern and unsafe environment," Farmer said. "I don't want to see a kid get hit."

For families interested in vehicle codes related to micromobility, information is available at bit.ly/41MEbd7. ★



# Election Information

## November 4, 2025, Statewide Special Election

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- Oct 20** Close of registration. Register today!
- Oct 25** 11-Day Vote Centers open through Election Day.
- Nov 1** All Vote Centers open through Election Day.
- Nov 4** Election Day! Last day to turn in your ballot.

### Vote Early! Don't wait for Election Day.

Take advantage of early voting and avoid the lines! You can return your ballot in the mail, at any Official Ballot Drop Box, or at any Vote Center. No postage is necessary.

### Track your Ballot!

Sign up for "Where's My Ballot?" with BallotTrax, a free ballot-tracking and alert system. It is available to all voters who wish to track the status of their Vote by Mail ballot from printed to accepted. Scan the QR code or visit [www.wheresmyballot.com](http://www.wheresmyballot.com)



Vote Early! Vote by Mail.

# Plentiful Produce at the Galt Market

City of Galt News Release

**GALT, CA (MPG)** - Nothing compares to the taste of locally grown produce. At the Galt Market, the city is proud to feature more than 90 produce vendors offering a wide variety of fresh fruits and vegetables, all sourced from local farms.

Many vendors even provide free samples, giving you the chance to taste the freshness and quality before you buy. It's the perfect way to try something new, discover unique flavors and shop with confidence.

But our produce vendors do more than provide healthy, delicious options; they also give back to the community.

Each month, several vendors partner with the Galt Market and local nonprofit Helping Hand Association to supply fresh

produce for sale at the Garden Partners booth during the Galt Saturday Market. A portion of the proceeds benefits Helping Hand Association, supporting its efforts to advocate for seniors and veterans.

We extend a special thank you to our monthly reserved produce vendors who generously donated: Cal-Mex, Dimitra, Elpamtera, J.R., Los 5 Hermanos, Loza, Macias and Ricos Produce.

When you shop at the Galt Market, you're not only taking home fresh, seasonal ingredients; you're also supporting local farmers, strengthening community programs and celebrating the agricultural heritage that makes Galt unique.

The Galt Market, 610 Chabolla Ave., is open Tuesday and Wednesday from 7 a.m. to 2 p.m. and is open during the holidays. ★

# City Reminds Businesses to Maintain Valid Licenses

By MPG STAFF

**GALT, CA (MPG)** - On Sept. 28, the City of Galt posted a reminder on social media to the business community about the requirements under the Galt Municipal Code regarding business licenses.

According to Galt Municipal Code Title 5 – Business Taxes, Licenses and Regulations, all businesses, trades, professions, or occupations operating in the city must hold a valid business license.

The city noted that changes in business

license vendors and the renewal process over the past few years have caused some confusion. To provide clarity, city staff will be visiting local businesses to verify that current licenses are properly displayed, share information on how to apply for or renew a license and ensure businesses have the resources needed to remain compliant.

For more information, visit [cityofgalt.org/BusinessLicense](http://cityofgalt.org/BusinessLicense) or contact the Finance Department at 209-366-7150 or [finance@cityofgalt.org](mailto:finance@cityofgalt.org). ★

# Certified Canine Rescuer Joins Fire Department



Ruffles' addition marks a historic first for the Cosumnes Fire Department, which has earned national certification as a live-find canine search team. Photo courtesy of Cosumnes Fire Department

Continued from page 1

always ready to work. From the beginning, she stood out in training and flew through the program. Plus, everyone who meets her loves her."

Now certified, Ruffles is an official member of Cosumnes Fire and even has her own employee ID badge. She and Captain Quarisa train together daily and are ready to respond wherever they're needed.

"As an all-risk fire agency, we're constantly evolving to meet the needs of our community and region," said Fire Chief Felipe Rodriguez. "This new capability adds depth to our emergency response locally and wherever we're called to help."

Captain Quarisa also praised the National Disaster Search Dog Foundation as a nonprofit making a real difference by rescuing dogs and strengthening emergency response in communities across the country.

"They give dogs a second chance and turn them into lifesaving partners," he said. "Having a certified canine team in our department is rare, and it brings real value to our community."

With this certification, Cosumnes Fire joins an elite group of agencies nationwide with canine teams trained to locate people trapped in disaster conditions. And while Ruffles may turn heads with her cuteness, she's all business when it comes to saving lives. ★

# St. Luke's to Host 'Blessing of the Animals'

Continued from page 1

love, companionship and loyalty. That is a gift of God that should be celebrated."

McMillen noted that the event also serves as an outreach opportunity, often attracting members of other churches, individuals exploring a new church community and pet lovers in general.

"Some are folks who might be looking for a new church community and take this opportunity to get to know us. Still others don't go to church and might not be ready to explore that but really love their pets," said McMillen. "The thing that unites everyone who joins us for this event is the spirit of love. With so much hurt and anxiety in our world right now, that is exactly the thing people are longing for."

A photo of a pet can also be brought instead for the blessing for any animals



Join the community at 200 B St. on Sunday, Oct. 5, as St. Luke's Episcopal Church blesses beloved pets during its annual "Blessing of the Animals." Photo courtesy of Galt St. Luke's Episcopal Church

that are shy or anxious around other animals. The service will be held at 1 p.m. Oct. 5 at the St. Luke's Episcopal Church courtyard, 200 B St. ★

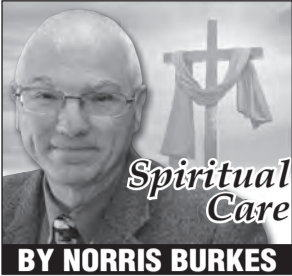
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# Finding New Challenges in Retirement



BY NORRIS BURKUS

a bit easier. Retire yesterday.

I say "yesterday" because, after COVID, many of my newspapers were unable to pay this columnist. Fortunately for us both, they accepted my offer to continue pro bono.

But pay has not influenced my desire to retire. That guidance comes from Pulitzer Prize-winning columnist Mary Schmich who recently retired from the Chicago Tribune after 23 years. She advises fellow columnists to ask themselves, "Do I feel lucky to write a column this week?"

Or do I often say, "I have to write a column this week, again."

For the past few years, it's often been the latter. And, if I'm being honest, I've been rerunning several old columns, something I like to call, "Self-plagiarizing."

Still, I've learned a great deal from both critics and champions of this column.

Schmich says that "No matter what you write, there will be people who love it and people who hate it. Only the ratio changes."

My love/hate ratio has changed over recent years, especially as I endorsed vaccines and spoke against Christian Nationalism.

But I do think I've followed Schmich's best advice: "Be careful not to pointlessly—I emphasize pointlessly—alienate the people who care about what you write."

And now my wife, Becky has only one question. "Is your retirement for real this time?"

She watched as I

"retired" from the military but went to work for the VA hospital.

She engages the quotation marks as she recalls how I "retired" from hospital chaplaincy, only to go into hospice work.

"Retired" from hospice and currently pastoring a church.

SO, I guess I'm not fully and completely "retired."

The cliché has some meaning, when I say "God ain't finished with me yet."

I'll remain as pastor of my small church in the California foothills, even as attendance soars past 22 people. In some form, I'll continue to email both old and new writing to readers who've signed on.

And of course, I'll redouble my efforts with Chispa Project.

For now, I have two favors to ask of you.

*First, sign up to receive my weekly muse by sending me a quick email to comment@thechaplain.net. Or just sign yourself up at www.thechaplain.net/newsletter. Remember to spell chaplain correctly, not chaplin. We've talked about this.*

*Second, consider helping Chispa Project either by donating or volunteering for a trip in 2026 as they get ready for the next Honduran school year. Find info at chispaproject.org.*

*See you next week as I return for my swan song. Sign up to receive this column by email at thechaplain.net/columns/Contact Chaplain Norris at comment@thechaplain.net or 10566 Combie Rd. Suite 6643 Auburn, CA 95602 or voicemail (843) 608-9715. ★*

# MEETING MINDERS

## Monday, Oct. 6

Lodi Parkinson's Support Group, 10 a.m., GracePoint Church, 801 Lower Sacramento Road (enter off Tokay Street), Lodi; 209-269-1080 or 209-329-1185.

Galt Youth Commission, 6:30 p.m., Council Chambers, 380 Civic Drive.

## Tuesday, Oct. 7

Galt City Council, 6 p.m., Council Chambers, 380 Civic Drive.

## Wednesday, Oct. 8

Herald Community Club, 6:30 p.m., Hendrickson Hall, 12746 Ivie Road, Herald, 209-810-8390.

Canceled: Sacramento LAFCo, 5:30 p.m., County Administration Center boardroom, 700 H St., Sacramento.

## Thursday, Oct. 9

Lockeford Community Services District Board of Directors meets at 9 a.m. the second Thursday of each month at the Old School House, 19456 N.

Jack Tone Road.

## Friday, Oct. 10

Galt Sunrise Rotary, 7 a.m., Comfort Inn & Suites, 10380 Twin Cities Road, 209-745-6617.

## Saturday, Oct. 11

Kiwanis Club of Galt meets at 8:30 a.m. on the second Saturday of each month at the Comfort Inn, 10380 Twin Cities Rd. For more information, visit k13878.site.kiwanis.org/contact.

## Sunday, Oct. 12

Galt 4-H Club meeting, 3 p.m., at either Barbara Payne Community Garden or Grange Hall (depending on weather); see Facebook page GALT 4-H or email galt4h@gmail.com.

## Wednesday, Oct. 15

Cosumnes CSD, 5:30 p.m., Elk Grove CSD boardroom, 8820 Elk Grove Blvd.

Galt Elementary School Board, 7 p.m., City Hall, 380 Civic Drive, 209-745-4545.

## Thursday, Oct. 16

Galt Beautification Committee, 9 a.m., Community Development Dept., 495 Industrial Drive, 209-366-7130.

Galt High School Board, 6 p.m., Council Chambers, 380 Civic Drive.

Herald Fire Protection District, 6 p.m., Station 87, 12746 Ivie Road, 209-748-2322.

## Friday, Oct. 17

Galt Sunrise Rotary, 7 a.m., Comfort Inn & Suites, 10380 Twin Cities Road, 209-745-6617.

## Tuesday, Oct. 21

Galt City Council, 6 p.m., Council Chambers, 380 Civic Drive.

Galt High Alumni Association (GHAA), 7 p.m., Three Palms Mobile Estates Clubhouse, 604 Pringle Ave., 916-835-8690.

## Monday, Oct. 27

Arcohe School Board, 7 p.m., Media Center (East Campus), 11715 Ivie Road, Herald, 209-748-2313. ★

In October 2001, Florida Today editor Tom Clifford asked me to write a spiritual response to the 9/11 tragedy.

"That's easy," I told him. "I'll whip that right up."

NO, I did not say that. I struggled and dug into my soul that week and was overwhelmingly humbled by the response. Two weeks later, Tom officially began publishing my weekly column he titled, "Spirituality in Everyday Life."

Within six months, national editors at Gannett liked my combination of humor and spirituality enough to syndicate it in over 50 papers, landing weekly on nearly a million kitchen tables. And, a year later, I moved to Elk Grove and began running in the Citizen.

During the past twenty-four years of writing, this column has survived the layoffs of hundreds of editors and staff writers. I've pushed fourteen years past the ten-year average of most columnists.

So, maybe it's time to retire.

But how do you know when it's time to retire?

That question haunts a lot of professionals as they wonder just how much greater they can become.

For a print columnist writing in the post-covid world of dwindling circulation, the answer comes

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# Kings Korner

By V.G. Harris



For the diehard basketball fan, Sept. 29 is highlighted on the calendar. Training camp marks the beginning of a new season and brings bright eyes and hope to fans that love the home team.

This season will be no exception, despite the lack of moves on the part of the Kings brain trust.

New G.M. Scott Perry has proven to be a patient man, even if the Sacramento fans are not.

Many teams view the Kings as desperate, after what can only be called one of the biggest gaffes in franchise history, when Sacramento let DeAaron Fox bolt the team in midseason in favor of the San Antonio spurs.

True, Scott Perry was not the G.M. at the time, but Sacramento has a history of poor trades. It will be up to Perry to change that tenor with the league and hopefully regain some respect.

As training camp begins, the name of Jonathan Kuminga continues to resonate, and how Kuminga comports himself at training camp will play a role in the likelihood of a forthcoming trade.

The Warriors are in no mood for anything disruptive as camp begins, so how Kuminga responds to coaches and teammates could be a catalyst for a sudden move. Something to keep an eye on, as Steve Kerr has demonstrated little patience with Jonathan, and perhaps this week will be a springboard for the Kings.

Other names have surfaced, among them 5'8" guard Yuki Kawamura, who impressed the Memphis Grizzlies so much during the summer Olympics, that they gave him a contract and introduced Kawamura to the NBA. Currently on a two-way contract with the Chicago Bulls, Kawamura in lightning quick, handles the ball deftly and is a steal monster on the defensive side of the ball.

Whether the Kings would have room for another guard is questionable, but it comes down to what area of the court needs the most attention.

I remain in shock that Scott Perry could even begin to think that letting big man Jonas Valanciunas walk out the back door was a good idea, and most basketball minds were of the belief that Valanciunas could have easily been the best back-up center in the entire league.

What this has created is a vacuum where

once the Kings were in the catbird seat. Now, they are forced to either play an unproven rookie or bring in Dario Sarik from the bench. Neither of these options will likely produce much in the way of points or a defensive presence, so Kings fans are left to wonder who can capably backup Donantas Sabonis.

It appears to be backup the number 5 by committee, and this is something the Kings have tried many times before without success.

Coach Christie is more likely to play small ball when Domantas is off the floor, and I for one think that is much more likely the result.

Wings, wings, wings, and Sacramento simply does not have enough of them!

We didn't have to watch the NBA finals to know that the long forwards of today's NBA are what makes the train run, and there are far too few of these diamonds in the rough to go around.

I believe that the Kings possess three players that could pass the length test in Keon Ellis, Keegan Murray, and Isaac Jones. What remains to be seen is how Doug Christie will use them, will they log regular minutes every game and know their role?

For certain, Keegan Murray will get all the playing time he can handle, but Jones and Ellis are a question mark.

The Kings signed Doug McDermott to another year, and this guy shoots 3's like most players shoot free throws, so once again, can coach Christie find minutes that are not just garbage time for this talented long-range specialist?

Devin Carter has great length for a guard and is my candidate to back-up Dennis Schroeder at the point. Carter acquitted himself well last season, albeit in limited action, and came out firing in the recent NBA summer league.

Question marks, there are more than a few, and from such quandaries great coaches are born.

If anyone thinks there is not already a bevy of talent on this team, you need to get your eyes checked. They are here, and it matters now, in what way they come together as a team.

Stay tuned Kings fans, because it's heating up right now, and real basketball is right around the corner!

All the best!

Your thoughts are always welcome at [vgarris@riskingsfan@gmail.com](mailto:vgarris@riskingsfan@gmail.com). ★

# Social Security Matters

## Should my Spouse be Getting Half of my Social Security Amount?



By Russell Gloor, AMAC Certified Social Security Advisor

**Dear Rusty:** I was referred to you to ask a question about Social Security benefits. I receive about \$1,700 a month from Social Security while my husband receives only approximately \$750 monthly. Is he entitled to file for half of my Social Security as a monthly benefit without touching my amount? **Signed: Curious Wife**

**Dear Curious Wife:** For information, spousal benefits are one of the most misunderstood areas of Social Security. A spouse does not always get half of their partner's Social Security benefit – how much the spouse gets is determined by their age when the spouse benefit is claimed, and it is always based upon both partner's full retirement age (FRA) benefit, regardless of when they actually claimed Social Security. The partner with the lower SS benefit can only get half of the other

spouse's FRA amount if that partner takes the spouse benefit at (or after) their personal SS full retirement age (FRA). And each spouse's FRA may be different depending on the year they were born (FRA today is somewhere between age 66 and 67, depending on the person's year of birth).

Here are two basic rules for a lower earning marital partner to get spouse benefits:

- The lower earning spouse's FRA entitlement must be less than 50% of the higher earning spouse's FRA entitlement. FRA amounts are used, even if SS benefits were claimed earlier than, or later than, full retirement age, and FRA amounts are frequently different than the monthly amounts actually being received.
- If one spouse's FRA amount is less than 50% of the other spouse's FRA amount, the difference between those two amounts can be added to the lower earning spouse's SS retirement amount, to become their spousal benefit. That may, or may not, equal half of the higher earning spouse's FRA amount. So, if you claimed your Social Security exactly at your own full retirement

age, and your husband also claimed his Social Security exactly at his own full retirement age, then - based on the numbers you provided - your husband is likely entitled to about \$850 per month, instead of his current \$750. And that would not affect your own SS benefit in any way.

Your FRA entitlement would need to be more than twice your husband's FRA entitlement for him to receive a spousal boost from you. But if either of you claimed Social Security before (or after) your respective full retirement ages, your husband would not get 50% of your benefit.

*This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website ([amacfoundation.org/programs/social-security-advisory](http://amacfoundation.org/programs/social-security-advisory)) or email us at [ssadvisor@amacfoundation.org](mailto:ssadvisor@amacfoundation.org). ★*

# Insurance Commissioner Targets Consumer Watchdog Fees



By Dan Walters, CALMatters.org

The horrific string of wildfires that has plagued California in recent years, taking dozens of lives and destroying many billions of dollars in property, also created a crisis in property insurance.

Some insurers have abandoned California altogether, some have refused to take more clients, many have sought premium increases and the state's insurer-of-last-resort, the FAIR plan, has seen so much new business that its long-term solvency is in doubt. Meanwhile, fire victims often complain that insurers and their adjusters are low-balling settlement offers.

Obviously California's property insurance market needs reform of some kind to improve its viability, but it's an infinitely complex mélange of financial risks and rewards, truly understood by only a few experts.

Ricardo Lara, a former state legislator, happened to be California's elected insurance commissioner when the crisis hit home, so by default he had to develop a response while simultaneously fielding complaints from victims and dealing with insurers' demand for premium increases to cover mounting losses.

Lara has proposed a major overhaul in how insurers calculate their potential losses, seeking premium adjustments and a shift from using only past experience to projecting future losses, which is called "catastrophe modeling."

It is necessary, he said, to persuade insurers to keep writing policies in California and stave off a collapse of the market.

The proposal has heightened Lara's feud with Consumer Watchdog which began even before his 2018 election.

The organization had sponsored the 1988 ballot measure that converted the insurance commissioner's position from an appointed job to an elected post and laid down a new set of rules for regulating premiums.

Thereafter, Consumer Watchdog enjoyed close relationships with elected commissioners and was awarded many millions of dollars in "intervenor fees" for participating in premium-setting cases in the Department of Insurance. The nonprofit organization contends that its participation has saved consumers many more dollars than it has collected in fees.

From the onset of Lara's bid for the office, Consumer Watchdog was critical of him, alleging he was too friendly with insurers. When Lara unveiled his overhaul of the premium setting process, adopting an approach insurers supported, the feud escalated.

Nevertheless, throughout Lara's tenure, Consumer Watchdog has continued to receive large intervenor fees paid by insurers. However, that may not be true in the future.

Last week Lara proposed another procedural overhaul, this time changing how intervenor fees are calculated and awarded, saying "these reforms will, for the first time, protect consumers from hidden fees, establish clear guidelines for intervenor participation and strengthen oversight of the administrative hearing system to prevent unnecessary delays."

Lara's proposal includes redefining the "substantial contribution" standard for awarding

intervenor fees, requiring more public reportage of intervenor activities and compensation, requiring officials who preside over rate cases to file regular reports on pending cases and requiring the Department of Insurance to post rate case documents online.

The proposal's "substantial contribution" element is the one that could affect Consumer Watchdog's finances. Lara left no doubt it is aimed at the organization.

Lara described the current process, created by the first elected commissioner, John Garamendi, in the early 1990s as lacking transparency and "dominated by a small number of recurring participants."

To punctuate that characterization, Lara released a list of 28 rate cases this year, 26 of which resulted in nearly \$1.4 million in intervenor fees for Consumer Watchdog.

Consumer Watchdog, not surprisingly, opposes Lara's new rules.

"If the goal of Insurance Commissioner Ricardo Lara's new intervenor compensation regulations is to bring in new intervenors into the process, his regulations will do the opposite," Jamie Court, president of Consumer Watchdog, said in a statement. "By making it harder for intervenors to be paid, he will discourage intervenors from participating."

Thus the feud, already 6 years old, will continue, at least until term limits end Lara's tenure and another commissioner is elected next year.

*Dan Walters is one of the most decorated and widely syndicated columnists in California history, authoring a column four times a week that offers his view and analysis of the state's political, economic, social and demographic trends. ★*



Jimmy Kimmel's Mistake

Jimmy Kimmel probably didn't affirmatively lie about the politics of Charlie Kirk's killer -- he just didn't know what he didn't know. In the monologue that got him suspended by ABC, the late-night show host averred, "We hit some new lows over the weekend with the MAGA gang desperately trying to characterize this kid who murdered Charlie Kirk as anything other than one of them."

This was so flagrantly wrong and woefully misinformed that it would have been a firing offense if Kimmel were a journalist. We can assume his defense would be that he's trying to be Johnny Carson, not Edward R. Murrow, yet he long ago made himself into a quasi-political commentator.

The deeper question is, why did Kimmel have no idea what he was talking about, as someone who makes a very good living following the news and trying to make jokes -- or at least pointed comments -- about it?

Kimmel was presumably misled by the legacy media's unwillingness to be forthright about Tyler Robinson's motive and by the obfuscations of Democratic officeholders and progressive commentators. If he thought he was trusting the trusted sources, he made a grievous error.

Because the Kirk assassination doesn't fit the

preferred narrative of a hateful right-winger committing an act of violence -- rather, the complete opposite -- there hasn't been a national crisis-level wave of concern about the motive of the suspect and its potential sources.

Instead, much of the press acts as if it is grappling with an epistemological problem of the depth and subtlety that led to the German physicist Werner Heisenberg arriving at his uncertainty principle in the 1920s (it's impossible to determine both the exact position and velocity of a particle at the same time).

Reporting on the Kimmel imbroglio, The New York Times wrote, "Prosecutors said Mr. Robinson had written in private messages about Mr. Kirk's 'hatred,' but the authorities have not identified which of Mr. Kirk's views the suspect found hateful."

Yes, which views could they have been? Kirk's hateful opinions on how to streamline the licensing for liquefied natural gas terminals? On antitrust policy? On how to settle the dispute over Kashmir? (The Times did note that Robinson's motive told prosecutors that he'd moved left over the last year and become more "pro-gay and trans-rights-oriented.")

On CNN the other night, Kaitlan Collins had a testy exchange with Ted Cruz during which she insisted: "We don't have a motive yet. We don't know yet, we're waiting." This after the charging document was released that details how Robinson told both his parents and his gender-transitioning boyfriend that he killed Kirk because of the influential activist's hate.

"I'm saying," Collins explained, when pressed by Cruz, "that law enforcement has not put a specific motive."

This is true -- depending on how you define "specific" -- but law enforcement has made it obvious that Robinson killed Kirk for ideological reasons, and everything points to Kirk's opposition to the trans agenda being a prime motivator.

There is no need to be pettifogging about this. It's a little like in the aftermath of the assassination of Martin Luther King, leaving open the possibility that James Earl Ray might have killed the civil rights leader for his views on the doctrine of substitutionary atonement. But it's nearly impossible for the media to process the concept of "pro-trans militancy," let alone violent pro-trans militancy, so they prefer to mumble and look at their shoes.

An ABC reporter even characterized Robinson's text messages to his boyfriend after the assassination as "very touching" (before apologizing). It's doubtful if, in 1963, journalists had found a loving note from Lee Harvey Oswald to his wife Marina that they would have been similarly moved.

What, when, where and why are supposed to be foundational questions in journalism. In this case, though, that last question is too awkward, so the coverage has lacked frankness. Jimmy Kimmel apparently made the mistake of thinking it was authoritative and complete.

*Rich Lowry is editor of the National Review. (c) 2025, by King Features Synd., Inc. ★*

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# ABOUT TOWN

## Friday, Oct. 3 through Sunday, Oct. 5

**St. Anne's Harvest Fest 2025** – 6 p.m. Kick-off dinner on the Plaza Friday night, then festival at St. Anne's Catholic School on Saturday and Sunday. Join us for great food, games, music and more. Information at 209-333-7580. 200 S. Pleasant Ave., Lodi.

## Saturday, Oct. 4

**Natural and Cultural History Walk at Cosumnes River Preserve** – 9 a.m. to noon. Join docents on a guided hike along the River Walk Trail. This hike will take you back to the days when the Plains Miwok once lived here. This is a great family activity for all ages. Please dress for outdoors, with sturdy shoes and layers; bring your own water. Meet on the Visitor Center deck. 13501 Franklin Blvd.

**Grape Stomp** – 11 a.m. to 2 p.m. at Klinker Brick Winery. Enjoy live music, wine, food and local vendors. Compete against other grape-stomping teams or just cheer on their artwork and art from other talented artists in our region, you'll support the programs and services you love at our local PBS station. Join us for this watch party during the three-day event. 110 W. Pine St., Lodi.

**PBS KVIE Art Auction Watch Party** – 3 p.m. at the Lodi Art Center. We are thrilled to announce that Lodi Community Art Center members are featured artists in the 2025 PBS KVIE Art Auction. By bidding on their artwork and art from other talented artists in our region, you'll support the programs and services you love at our local PBS station. Join us for this watch party during the three-day event. 110 W. Pine St., Lodi.

## Sunday, Oct. 5

**Cars n' Coffee** – 7 a.m. to 11 a.m. at Parkwest Casino, Lodi. Brought to you by Central Valley Classics n' Customs and Licious Lady Motors, all makes, models, motorcycles and years are welcome. This event supports our local U.S. military active-duty troops and veterans. 1800 S. Cherokee Lane, Lodi.

**Lodi Street Faire** – 8 a.m. to 4 p.m. See our historic streets transform into a bustling marketplace filled with over 500

vendors offering everything from hand-crafted goods and artisan treasures to antiques, clothing, home décor, and more. Indulge in delicious fair food favorites and local eats as you stroll through the lively atmosphere. *Downtown Lodi.*

**Feast Day of St. Francis** – 1 p.m. to 2 p.m. at St. Luke's Episcopal Church on the church lawn to pray for the health and happiness of your furry family members, in honor of St. Francis, the patron saint of animals. All pets welcome! 200 B St.

## Friday, Oct. 10 through Sunday, Oct. 12

**Yard Sale at Three Palms Mobile Home Estates** – 9 a.m. to 2 p.m. Clothes, jewelry, furniture, plants, household items, collectables and something for all. Different items added each day. 604 Pringle Ave.

## Friday, Oct. 10

**Trunk O'Treat** – 4 p.m. to 7 p.m. at Micke Grove Regional Park. Located in the Micke Grove Zoo parking lot, this Halloween event will feature decorated cars from over 50 different businesses, agencies and organizations, along with kids' crafts and games, pumpkin decorating, food trucks and plenty of candy. Must register in advance at sjparks.com. For more information, call 209-331-2050. 11793 Micke Grove Road, Lodi.

**Movie Under the Columns** – 6:30 p.m. to 8:30 p.m. at Wishek Amphitheatre. Bring your blankets, low lawn chairs, family and friends for free community movie nights under the stars. This week, we'll be showing "Hocus Pocus." 125 S. Hutchins St., Lodi.

## Saturday, Oct. 11

**San Joaquin County Tractor Fest** – 9 a.m. to 2 p.m. at the San Joaquin County Historical Museum. Offerings include an interactive, hands-on tractor show, tractor parade, activities for kids, local food trucks, and the museum buildings and exhibits will be open. For more information call 209-331-2055. 11793 Micke Grove Road, Lodi.

**Oil Filter Exchange Event** – 10 a.m. to

1 p.m. at Auto Zone, hosted by the City of Galt. For every oil filter recycled, you can receive a new one for free (limit two). Not for use by commercial automotive or repair facilities. 1018 C St.

**Lodi Pumpkin Harvest Festival** – 11 a.m. to 4 p.m. at Jessie's Grove Winery. Enjoy more than 40 local vendors, delicious fall treats, bubble fun and more for the kids and train rides around the pumpkin patch. Tickets available at jessiesgrovewinery.com. 1973 W. Turner Road, Lodi.

**Guided Sandhill Crane Tour** – 5 p.m. to 7 p.m. Join experienced docents and members of the "Save Our Sandhill Cranes" advocacy group for a guided tour at the Cosumnes River Preserve. The tour begins at the visitor center, rain or shine, where you'll learn about sandhill cranes, then you'll walk or drive to where the cranes are expected to be roosting that night. Binoculars are recommended; register at Eventbrite.com. 13501 Franklin Blvd.

**Oktoberfest Fundraiser** – 5 p.m. to 10 p.m. at District56 in Elk Grove. Join us for a fun night including a bratwurst dinner, beer, wine and spirits. Enjoy live music, card games, raffles and gift baskets. Proceeds benefit American Legion Post 233 Veterans and Post Programs. Tickets available at Post233.AmericanLegionElkGrove.com. 8230 Civic Center Drive, Elk Grove.

## Ongoing Events

**Galt Café & Cars** – every second Saturday from 8 a.m. to noon at Café Latte. Open to cars, trucks, bicycles, motorcycles and anything else with wheels. Next event is Saturday, Oct. 11. 1000 C St.

**Galt Saturday Market** – First Saturday of every month, 9 a.m. to 2 p.m. on Fourth Street Promenade. Visit with local artisans, shop handmade crafts, and enjoy a variety of cuisine from yummy food trucks! Next market is Saturday, Oct. 4.

## Library Events

Sacramento County Libraries have the following upcoming events: (G) Marian

O. Lawrence Library, 1000 Caroline Ave.; and (WG) Walnut Grove, 14177 Market St.

Friday, Oct. 3: Family story time, 10 a.m. to 11 a.m. (G) English conversation group, 3 p.m. to 4 p.m. (G)

Tuesday, Oct. 7: Adult book group, 5 p.m. to 6 p.m. This month we're reading "Braiding Sweetgrass" by Robin Wall Kimmerer. (WG)

Wednesday Oct. 8: English conversation group, 3 p.m. to 4 p.m. (G)

Thursday, Oct. 9: Family story time, 10 a.m. to 11 a.m. (WG)

Friday, Oct. 10: Family story time, 10 a.m. to 11 a.m. (G) English conversation group, 3 p.m. to 4 p.m. (G)

## Veterans Meetings

**American Legion Post 55, Veterans and Auxiliary Units** – fourth Wednesdays. Dinner 6 p.m., meeting 7 p.m. Veterans Hall, 8230 Civic Center Drive. Next meeting will be Oct 22. Breakfast: second Saturday, 8-10 a.m., 8830 Sharkey Ave.

**American Legion Post 233 and Auxiliary Unit 233** – general meetings the fourth Thursday each month at 7 p.m. at the Elks Lodge, 9240 Survey Road, Elk Grove. Dinner at 6 p.m. Next meeting will be Thursday, Oct. 23. Post 233 Family Breakfast, first Saturday each month at 9 a.m., Mimi's Café, corner of Laguna Boulevard and West Stockton Boulevard (just off Highway 99). For more information, call Henry at 916-205-9296 C or Sue at 916-683-6128 H.

**Sons of the American Legion, Squadron 233** – first Monday each month at 5:45 p.m. at the Veterans Hall, 8230 Civic Center Drive.

SAVE THE DATE: Oct. 11, Post 233 will host its annual fundraiser at District56 (see calendar listing above).

**Marine Corps League Detachment #1238** – first Thursday each month. Dinner 6 p.m., meeting 7 p.m., District56 Veterans Hall, 8230 Civic Center Drive.

**VFW Post 2073** – second Thursdays. Dinner 6 p.m., meeting 7 p.m., District56 Veterans Hall, 8230 Civic Center Drive. For more information, call 916-684-3849. ★

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8:20 AM	8:45 AM	8:50 AM	8:55 AM	9:00 AM	9:25 AM	9:25 AM	9:45 AM	8:25 AM	8:45 AM	9:20 AM	9:45 AM	9:50 AM	9:55 AM	10:00 AM	10:00 AM	10:05 AM	10:10 AM	10:15 AM	10:20 AM	10:25 AM	10:30 AM
10:20 AM	10:45 AM	10:50 AM	10:55 AM	11:00 AM	11:25 AM	11:25 AM	11:45 AM	10:25 AM	10:45 AM	11:20 AM	11:45 AM	11:50 AM	11:55 AM	12:00 PM	12:00 PM	12:05 PM	12:10 PM	12:15 PM	12:20 PM	12:25 PM	12:30 PM
12:20 PM	12:45 PM	12:50 PM	12:55 PM	1:00 PM	1:25 PM	1:25 PM	1:45 PM	12:25 PM	12:45 PM	1:30 PM	1:45 PM	1:50 PM	1:55 PM	2:00 PM	2:00 PM	2:05 PM	2:10 PM	2:15 PM	2:20 PM	2:25 PM	2:30 PM
2:20 PM	2:45 PM	2:50 PM	2:55 PM	3:00 PM	3:25 PM	3:25 PM	3:45 PM	2:25 PM	2:45 PM	3:20 PM	3:45 PM	3:50 PM	3:55 PM	4:00 PM							



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# How Much Does a Smile Cost?



of pleasure. Smiling is good for you: It releases good hormones and helps with work productivity. And do you know why the color yellow was used for the smiley face? Yes! You guess correctly: Yellow is the symbol of cheerfulness, so what better color for a smiley face?

In 1963, Harvey Ball created one of the most iconic symbols the world had ever seen. It took him 10 minutes; he was paid \$45 for his work. And it would quickly come to infect everything from graffiti to modern day emojis. Just a round circle, two dots and a curve and BAM! A smiley face, arguably the first emoji to enter the world. Ball would later express concern that the sheer commercialization of his little symbol would strip it of its original intent and meaning. It was out of this concern that he created World Smile Day,

a day devoted to the spreading of simple joy and love to everyone, regardless of race, gender or geographic location.

Ball sadly passed from this world in 2001, but the foundation he helped create, the Harvey Ball World Smile Foundation, has carried forth his message of simple peace and love as the sponsor of World Smile Day every year.

There you have it: With a smile on your face you will put one on someone else's face. Either that or they will be wondering what you are up to.

By 2030 the technology sector will continue to grow while other job sectors may decline. While the jobs future changes, one thing remains steady: technology. For example, healthcare technologies will continue to grow by nearly 48 percent.

While research ramps up, surgeons and medicine take advanced technologies to a whole new level. With it, they needed software specialists trained to maintain the equipment and train the medical personnel.

\*\*\*

Hats off and a big THANK YOU! to the Technology Department at the Galt High School District. They are amazing. They make sure our 1,900 students' laptops are in tip-top condition, along with every staff member's laptop, and the firewalls keep out the undesirable hackers, printers keep printing and wires don't get crossed. And all the while with a smile on their face. We are very fortunate to have such a well-balanced, educated and likeable team.

Until next week – be strong, be courageous, make a memory. ★

\*\*\*

Another good reason to smile today is because it is also National Techies Day! Where would we be without those technical wizards? Our cellphones, computers, laptops, gaming controls, children's toys, automobiles, alarms, appliances, lighting, health care, etc. all need technology to keep them working.

According to a report from the Bay Area Council Economic Institute in California, for every high-tech job, four more jobs are created. That's a lot of economic boost created by one industry.

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**FICTITIOUS BUSINESS NAME STATEMENTS**

**FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-06038**  
 Antonio Armas Cortes, 1057 Lake Park Avenue, Galt, CA 95632 is doing business under the Fictitious Business Name(s) "Nieves El Morro" 1057 Lake Park Avenue, Galt, CA 95632. Filed with the Clerk of Sacramento County August 12, 2025  
 Publish: Sept 19, 26, Oct 3, 10, 2025  
 NIEVES 10-10-25

**FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-06225**  
 Lisa Ly, 680 Fairway Drive, Galt, CA 95632 is doing business under the Fictitious Business Name(s) "Concord Trading Co" 680 Fairway Drive, Galt, CA 95632. Filed with the Clerk of Sacramento County August 21, 2025  
 Publish: Sept 19, 26, Oct 3, 10, 2025  
 CONCORD 10-10-25

**TRUSTEE SALE**

T.S. No. 130468-CA APN: 148-0260-036-0000 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 9/9/2021. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 11/13/2025 at 1:30 PM, CLEAR RECON CORP, as duly appointed trustee under and pursuant to Deed of Trust recorded 9/10/2021 as Instrument No. 202109101395 of Official Records in the office of the County Recorder of Sacramento County, State of CALIFORNIA executed by: MICHAEL ALAN PAHLAS, AN UNMARRIED MAN WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE; At the main entrance to the County Courthouse, 720 9th Street, Sacramento, CA 95814 all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: LOT 36, AS SHOWN ON THE "PLAN OF MEADOWVIEW SUBDIVISION UNIT NO. 2", RECORDED IN THE OFFICE

OF THE COUNTY RECORDER OF SACRAMENTO COUNTY ON SEPTEMBER 7, 1972 IN BOOK 91 OF MAPS, MAP NO. 15. The street address and other common designation, if any, of the real property described above is purported to be: 105 KENT STREET, GALT, CA 95632 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be held, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$349,673.86 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned or its predecessor caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee,

beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (855) 313-3319 or visit this Internet website [www.clearreconcorp.com](http://www.clearreconcorp.com), using the file number assigned to this case 130468-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. NOTICE TO TENANT: Effective January 1, 2021, you may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call (855) 313-3319, or visit this internet website [www.clearreconcorp.com](http://www.clearreconcorp.com), using the file number assigned to this case 130468-CA to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. FOR SALES INFORMATION: (855) 313-3319 CLEAR RECON CORP 3333 Camino Del Rio South, Suite 225 San Diego, California 92108 Published 9/19/2025, 9/26/2025, 10/03/2025 GALT HERALD 10-03-25

APN: 148-0500-054-0000 FKA 148-0500-054 TS No: CA14000011-25-1 TO No: 250315133-CA-VOI NOTICE OF TRUSTEE'S SALE (The above statement is made pursuant to CA Civil Code Section 2923.3(d)(1). The Summary will be provided to the Trustor(s) and/or vested owner(s) only, pur-

suant to CA Civil Code Section 2923.3(d)(2).) YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED February 19, 2020. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On October 28, 2025 at 01:30 PM, at the main entrance to the County Courthouse, 720 9th Street, Sacramento, CA 95814, MTC Financial Inc. dba Trustee Corps, as the duly Appointed Trustee, under and pursuant to the power of sale contained in that certain Deed of Trust recorded on February 20, 2020 as Instrument No. 202002201057, of official records in the Office of the Recorder of Sacramento County, California, executed by ISSAM ABDULRAHIM, A SINGLE MAN, AS HIS SOLE AND SEPARATE PROPERTY, as Trustor(s), in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for UNITED WHOLESALE MORTGAGE, LLC as Beneficiary, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER, in lawful money of the United States, all payable at the time of sale, that certain property situated in said County, California describing the land therein as: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF EXHIBIT "A" LOT 54 OF AMENDED PLAT OF TWIN CITIES ESTATES UNIT NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF, FILED IN THE OFFICE OF THE RECORDER OF SACRAMENTO COUNTY, CALIFORNIA, ON MAY 15, 1991, IN BOOK 215 OF MAPS, MAP NO. 22 The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 1054 STARBROOK DR, GALT, CA 95632 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note(s) secured by said Deed of Trust, with interest thereon, as provided in said Note(s), advances if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligations secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the

initial publication of this Notice of Trustee's Sale is estimated to be \$394,155.76 (Estimated). However, prepayment premiums, accrued interest and advances will increase this figure prior to sale. Beneficiary's bid at said sale may include all or part of said amount. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the California Financial Code and authorized to do business in California, or other such funds as may be acceptable to the Trustee. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed Upon Sale until funds become available to the payee or endorsee as a matter of right. The property offered for sale excludes all funds held on account by the property receiver, if applicable. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse. Notice to Potential Bidders If you are considering bidding on this property, you should understand that there are risks involved in bidding at a Trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a Trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same Lender may hold more than one mortgage or Deed of Trust on the property. Notice to Property Owner The sale date shown on this Notice of Sale may be postponed one or more times by the Mortgagee, Beneficiary, Trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about Trustee Sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale

of this property, you may visit the Internet Website address [www.nationwideposting.com](http://www.nationwideposting.com) or call Nationwide Posting & Publication at 916.939.0772 for information regarding the Trustee's Sale for information regarding the sale of this property, using the file number assigned to this case, CA14000011-25-1. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Website. The best way to verify postponement information is to attend the scheduled sale. Notice to Tenant NOTICE TO TENANT FOR FORECLOSURES AFTER JANUARY 1, 2021 You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call 916.939.0772, or visit this internet website [www.nationwideposting.com](http://www.nationwideposting.com), using the file number assigned to this case CA14000011-25-1 to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. Date: September 22, 2025 MTC Financial Inc. dba Trustee Corps TS No. CA14000011-25-1 17100 Gillette Ave Irvine, CA 92614 Phone: 949-252-8300 TDD: 711 949.252.8300 By: Loan Quema, Authorized Signatory SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.nationwideposting.com](http://www.nationwideposting.com) FOR AUTOMATED SALES INFORMATION PLEASE CALL: Nationwide Posting & Publication AT 916.939.0772 NPP0479149 To: GALT HERALD 10/03/2025, 10/10/2025, 10/17/2025 GALT HERALD 10-17-25



# COMICS & PUZZLES

**The Spats**



by Jeff Pickering



**Amber Waves**



by Dave T. Phipps

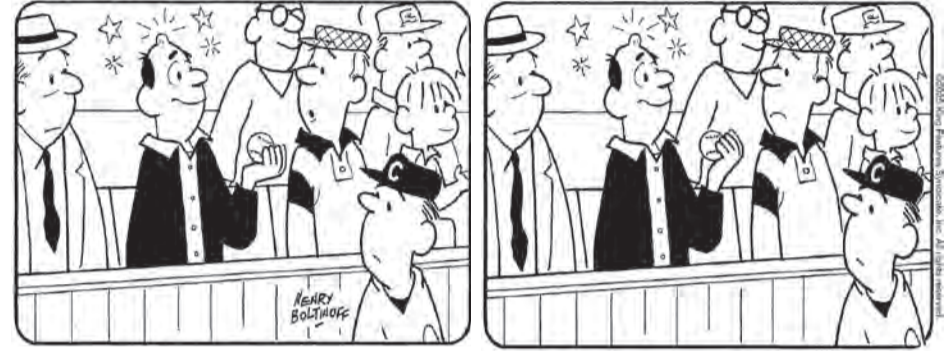


**Out on a Limb**

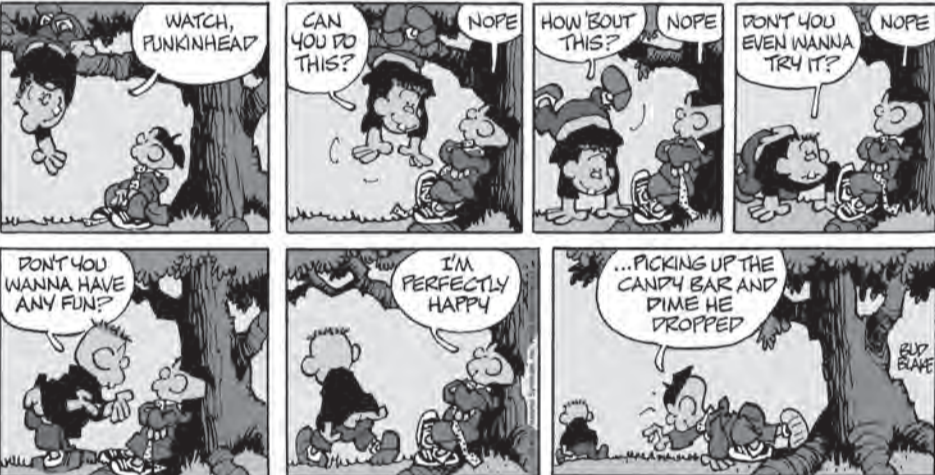


by Gary Kopervas

**HOCUS-FOCUS** BY HENRY BOLTINOFF Find at least six differences in details between panels.



**TIGER**



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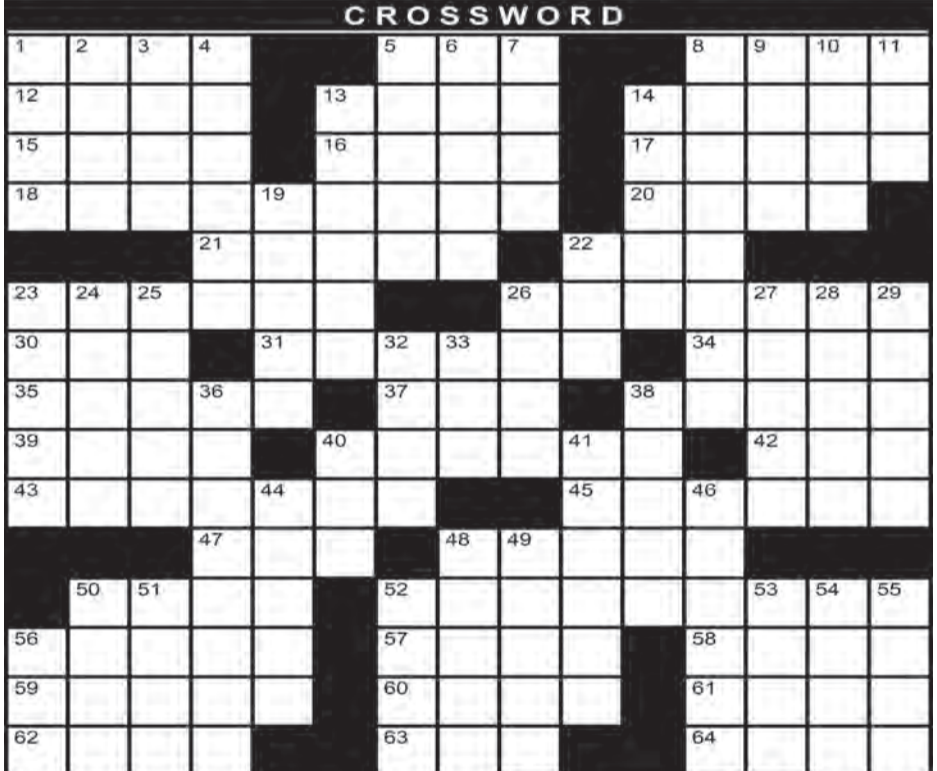
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**CLUES**

- ACROSS**
- \*The Big Bad Wolf: "I'll \_\_\_\_\_ your house down"
  - Edgar Rice Burroughs' Kerchak or Kala
  - Cosine's buddy
  - Target of grand theft
  - Influencer's journal
  - Food-grinding tooth
  - Bear's hang-out
  - Like a maxi skirt
  - Get up
  - \*Robert McCloskey's "Make Way for \_\_\_\_\_"
  - March Madness org.
  - Expenditure, in the olden days
  - \*"Four and twenty blackbirds baked in a \_\_\_\_\_"
  - Turn pale
  - Lachrymatory agent (2 words)
  - Swimmer's distance
  - Rinse and \_\_\_\_\_
  - Consequently
  - Join forces
  - Bruin legend Bobby
  - Jury duty event
  - Per person
  - Hockey player, e.g.
  - Approximated landing time
  - What naughty children do
  - Fortification made of wagons
  - Preceding month
  - Unnecessary embellishment
  - Customs document
  - \*He had a terrible, horrible, no good, very bad day
  - Popular pie nut
  - Not final
  - Just a little
  - Choice dish
  - \_\_\_\_\_-do-well
  - Sudden and brilliant success
  - Doofus
  - Is, in France
  - Fail to mention
- DOWN**
- Like a certain eagle
  - Oahu shindig
  - Related to ear
  - Exert persuasive powers (2 words)
  - Jennifer Aniston's movie "\_\_\_\_ Came Polly"
  - \*Canine father in Dodie Smith's "The Hundred and One Dalmatians"
  - \*Dr. Seuss: "I do not like green \_\_\_\_\_ and ham"
  - \*Philosopher in American edition of "Harry Potter and the Philosopher's Stone"
  - Hipbone
  - U.S. space agency, acr.
  - \*"I heard him exclaim, \_\_\_\_\_ he drove out of sight, Merry Christmas..."
  - Not serious
  - Bipolar disorder phase
  - Filthy cabbage
  - Favorite student
  - Protected steel from rust with coating
  - Hawaiian veranda
  - Long stories
  - The Queen of Hearts baked more than one of

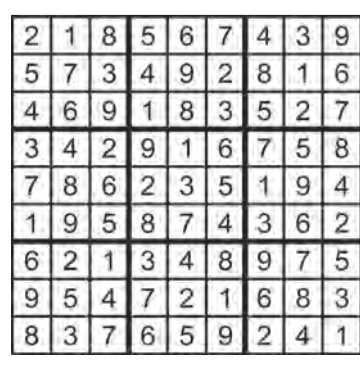


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- these
- "In the Hall of the Mountain King" composer Edvard \_\_\_\_\_
  - Popular gemstone
  - Type of renewable energy
  - \*Janette Sebring Lowrey's "The \_\_\_\_\_ Little Puppy"
  - Pitcher's stat
  - \*"One \_\_\_\_\_ and One Nights"
  - \_\_\_\_\_-la refrain
  - Group of exercise reps
  - a.k.a. philosopher's stone
  - Flavorless
  - Aluminum+nickel+cobalt, magnetic alloy
  - What time does \_\_\_\_\_
  - Button on electrical outlet
  - Bride's cover
  - International Civil Aviation Organization
  - \*Green Gables resident \_\_\_\_\_ Shirley
  - Gloom's partner
  - Evening nurse
  - Wholly engrossed
  - Pipe material, acr.

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2			6		4			
5	7		9					6
3				6	7			
	8			3			9	
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		7		5				1

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Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

# COMMUNITY BRIEFS

## Library Offers Older Adults Computer Time

In cooperation with the Galt Commission on Aging, the Galt-Marian O. Lawrence Library will schedule a set time for older adults to use its computers, upon request.

Those 65 and older who want computer time can call the library at 916-264-2920. Staff will help set up the computer or tablet.

The library is open from 10 a.m. to 6 p.m. Tuesdays through Saturdays at 1000 Caroline Ave

## Recycle Household Batteries

City of Galt residents can recycle their household batteries in one of two green household-battery recycling bins: on the west side at the front entrance to the Galt Police Department or on the east side at Galt Community Park, just west of the fire station.

The green bin is only for dry-cell household batteries.

For additional information, contact the Public Works Department at 209-366-7260.

## Volunteers Sought for Senior Resource Center

The Commission on Aging is looking for volunteers to operate a computer and are willing to answer questions from seniors in person, over the phone, on social media and by email at the Galt Senior Resource Center.

Volunteer slots are available in two-hour increments for up to four hours from 10 a.m. to 2 p.m. Mondays through Thursdays, excluding holidays. Volunteers will be trained and can contact commission members with questions.

The resource center is at the Chabolla Community Center, 600 Chabolla Ave. If interested, call 209-294-3308 and leave a message or inquire in person.

## Square Dance Classes Mondays

The Diamond Dancers Square Dance Club hosts social square-dancing classes in Galt.

The classes are open to everyone and are held from 6:30 p.m. to 8 p.m. Mondays at the Valley Oaks Grange Hall.

The Valley Oaks Grange Hall is at 347 Fifth St. For more information, call Sue Regadanz at 916-835-8916.

## TOPS Weekly Meetings

TOPS, Taking Off Pounds Sensibly, holds meetings every Wednesday at Grace Presbyterian Church, 10 N. Mills Ave., Lodi.

Meeting time: 10-10:45 a.m. Weigh-ins: 9-9:50am. No charge for first meeting.

## AA 24-Hour Hotline

For help with an alcohol-related problem, call the Alcoholics Anonymous 24-hour hotline at

209-745-1525.

## Nar-Anon Family Group Meetings

Narcotics Anonymous (Nar-Anon) family group meetings for friends and family members who are dealing with drug addiction are held locally from 9:30 a.m. to 10:30 a.m. Saturdays at the Galt United Methodist Church, 571 C St. in Galt.

## 'Finding Love' Discussion Monthly

The "Finding Love" group discussion is offered at 6 p.m. every first Saturday of the month at Calvary Life Tabernacle, 446 Third St.

For more information, contact Sue Ellen Williams at 818-290-4093.

## Sunshine Food Pantry Donations

Sunshine Food Pantry is a food closet that helps provide for residents.

Collections of canned food and dry good

nonperishable items are received at United Methodist Church, 571 C St. in Galt; call to make an appointment for donations at 209-745-4133.

The food closet is open from 7:30 a.m. to 10 a.m. the second and fourth Thursdays of each month.

## Nominate Your Neighbor

The Galt Beautification Committee wants you to "nominate your neighbor." Has your neighbor recently completed a yard project?

Does your neighbor have the best flowers in town or the best-looking yard? The Galt Beautification Committee wants to know.

Send an email with pictures and why you are nominating your neighbor to [planningdivision@city-ofgalt.org](mailto:planningdivision@city-ofgalt.org).

The best submissions will be included in future newsletters and City Manager Updates.

## Senior Bingo Weekly

## at Chabolla

The Galt Commission on Aging is hosting free Senior Bingo games at the Chabolla Community Center at 600 Chabolla Ave. from 1 p.m. to 3 p.m. Mondays (except holidays and when required by the city).

Seniors of Galt and its immediate vicinity are invited to have fun and play bingo together and socialize.

## Meals on Wheels Cafe Accepting Older Adults

Meals on Wheels is accepting new participants in its Galt All Seasons Café located in the Chabolla Community Center, 600 Chabolla Ave.

The cafe is open at 11:30 a.m. Mondays through Fridays for adults age 60 and older. Those interested can apply at the Chabolla Center when meals are being served or they can call 916-444-9533.

# POLICE LOGS

During the time period of Sept. 23 to Sept. 29, Galt Police received and responded to a variety of calls, resulting in 14 arrests.

## Sept. 23

7:30 a.m., Vandalism reported, Galt Cemetery on Joy Drive: Grave was vandalized.

8:46 a.m., Hit and Run/Non-Injury, Ampm Store on East Stockton Boulevard.

9:39 a.m., Domestic Violence/Adult Arrest, Lyonia Drive.

11:39 a.m., Hit and Run/Non-Injury, Matsuyama Sushi on Twin Cities Road.

11:41 a.m., Suspicious Circumstances/Adult Arrest, Fairway Drive/Glendale Avenue.

5:46 p.m., Warrant Served/Adult Arrest, Galt Police Department on Industrial Drive.

## Sept. 24

12:16 a.m., Warrant Served/Adult Arrest, Quik Stop, Fourth Street.

1:59 a.m., Fireworks/Adult Arrest, Subway, C Street.

9:19 a.m., Stolen Vehicle reported, Hudson Bay Apartments on Lake Park Avenue: 2016 Chevy Tahoe stolen.

## Sept. 25

12:56 p.m., Identity Theft reported, Pringle Avenue: Unknown subject used reporting party's information to open credit.

7:47 p.m., Domestic Violence/Adult Arrest, West Elm Avenue.

## Sept. 26

8:52 a.m., Narcotics Violation/Adult Arrest, E Street/South Lincoln Way.

9:34 a.m., Weapon Possession/Adult Arrest, South Lincoln Way.

11:43 a.m., Theft reported, Galt Market on Meladee Lane: Wallet stolen.

7:44 p.m., DUI/Adult Arrest, Dry Creek U Save Liquors on C Street.

9:30 p.m., Theft reported, Park Terrace Drive/Twin Cities Road: Folding road sign stolen.

11:45 p.m., DUI/Adult Arrest, Tranquil Lane.

Sept. 27  
9:57 a.m., Fraud reported, Cobden Court.

## Sept. 28

3:33 a.m., Stolen Vehicle reported, Elk Hills Drive.

2:37 p.m., Vandalism reported, Meladee Lane: Vehicle was keyed.

8:57 p.m., Child Neglect/Abuse/Adult Arrest, Cardoso Drive.

## Sept. 29

1:34 a.m., Narcotics Violation/Adult Arrest, Les Schwab Tires on Fairway Drive.

11:54 p.m., Warrant Service/Adult Arrest, Auto Zone, C Street.

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# WE SUPPORT FIRST RESPONDERS



# Hawks Take Off at First League Meet



Head Coach MarQuan De Bise, top left, poses with the Liberty Ranch High School Hawks cross country team. Courtesy photo

By Paige Lampson  
Sports Editor

**FOLSOM, CA** - The Liberty Ranch Hawks Cross Country team competed in its first Sierra Valley Conference league meet of the season on Wednesday, Sept. 24 at Folsom Lake College, with several athletes achieving personal records against strong Division 4 and 5 competition.

The Hawks' Boys Frosh/Soph squad demonstrated impressive depth in the 2.2-mile race, with all five scoring runners posting personal records. Sophomore Matthew Lara led the way with a seventh-place finish, clocking a PR of 13:09.53. Fellow sophomore Jayson Marmolejo followed in 15th place with a personal best of 13:42.16.

Freshman Gunnar Rohner continued the Hawks' strong showing with a 23rd-place finish in 14:09.37, while sophomore Kyvin Vang secured

29th place in 15:03.07. Sophomore Harrison Leipelt rounded out the scoring with a 46th-place finish in 22:25.69, with all five athletes earning personal records in the competitive field.

In the Girls Frosh/Soph 2.2-mile race, the Hawks were led by freshman Natalie Ochoa, who posted a personal record of 16:53.90 for 12th place. Freshman Kaylee Oltmanns followed with another PR performance, finishing 21st in 18:23.28. Sophomore Giselle Escalera completed the Hawks' scoring with a 29th-place finish and personal best of 20:38.61.

The Girls Varsity team competed in the challenging 5K distance, with senior Gwen Lindberg leading the Hawks with a 22nd-place finish in 25:31.88. Senior Kaydince Silva followed closely behind, securing 24th place with a time of 26:12.41.

In the Boys Varsity 5K race, senior Silas Sanders

paced the Hawks with a 46th-place finish, recording a time of 22:43.57. Junior Tristen Reeve followed in 62nd place with a personal record of 26:37.11, while senior Calum McAllister completed the Hawks' effort with a 66th-place finish in 31:17.62.

"Like Hawks, we may be small, but we soar higher every race: always stronger, always faster, always improving," said head coach MarQuan De Bise. "I am encouraged by the weekly improvement I see in the team, especially the younger new runners."

The abundance of personal records across multiple races highlighted the Hawks' commitment to improvement, with the underclassmen showing particular promise as they continue to develop in the competitive SVC landscape.

The Hawks looked to build on this momentum on Saturday, Sept. 27 at Foothill High School in Sacramento. ★

# Warriors Compete at First Sierra Valley League Meet

By Paige Lampson  
Sports Editor

**FOLSOM, CA** - The Galt Warriors Cross Country team made its Sierra Valley Conference debut on Wednesday, Sept. 24 at Folsom Lake College, with the Boys Frosh/Soph squad capturing first place and both the Girls Frosh/Soph and Girls Varsity teams earning third-place finishes against top Division 4 and 5 competition.

The Boys Frosh/Soph team delivered an outstanding performance, sweeping to a first-place team finish with impressive depth throughout the lineup. Sophomore Daniel Crownover led the Warriors with a third-place overall finish, clocking 12:55.42 in the 2-mile race. Freshman Christian Juarez followed closely in fifth place (13:01.75), while fellow freshman Aaron Garcia secured sixth place (13:04.18).

The Warriors' scoring was bolstered by sophomore David Terrones in eighth place (13:13.95) and freshman Isaac Rodriguez in 13th (13:39.59). Additional contributors included Cristian Gomez, 16th (13:44.86); Damian Miller, 18th (13:54.85); Gideon Kramer, 25th (14:28.51); Mason Garcia, 32nd (16:16.74); Ayden Abarca, 33rd (16:19.38); Jayden Sirben, 39th (17:53.46); Robin Miller, 41st (19:13.71); and Wyatt Wymer, 43rd (19:43.72).

The Girls Frosh/Soph team secured third place with three athletes cracking the top 10. Sophomore Joseline Jimenez paced



Elia Rodriguez competes in the 5K. Courtesy Photos



Emily Razo leads the Warriors to a third-place team finish in the 5K.

the Warriors with a fifth-place finish in 15:59.39, followed by sophomore Danielle Aragon in eighth (16:41.45) and freshman Olivia Rodriguez in ninth (16:49.67). Rounding out the team

effort were freshmen Kaylee Meixner, 15th (17:52.02); AnaLucia Alvarado, 17th (18:03.32); Jade Garcia, 23rd (18:45.73); Crystal Lamb, 25th (19:16.22); and Allie Miller, 27th (20:16.79). ★

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# LOCAL SPORTS → COVERAGE

PRESENTED BY THE GALT HERALD

## Liberty Ranch Rallies Past Amador 40-26 Behind Strong Ground Game

By Paige Lampson  
Sports Editor

**SUTTER CREEK, CA (MPG)** - Liberty Ranch overcame a sluggish start to defeat Amador 40-26 Friday night, using a dominant rushing attack and second-half adjustments to pull away for the victory.

The Hawks trailed early but found their rhythm after halftime, outscoring Amador 21-14 in the final two quarters to secure the win. Liberty Ranch amassed 478 total yards of offense, including a punishing 395 yards on the ground.

"We are very fortunate this season to have a resilient team that is confident in their ability to compete no matter the situation," said Liberty Ranch head coach Warren Schroeder. "We made some adjustments at half and were clear about what they had to do to overcome a slow start."

The game was tied 6-6 after the first quarter before Liberty Ranch began to assert control. Junior running back Joe Lara led the way with 149 rushing yards and three touchdowns on 13 carries, including a 63-yard scoring run. Fellow junior Wyatt Corriea added 119 yards and two rushing touchdowns on just seven attempts, averaging 17 yards per carry. Corriea also caught a touchdown pass to account for three total scores.

Quarterback Ryan Ogas managed the game effectively for Liberty Ranch, completing five of 10 passes for 83 yards and one touchdown while adding 54 rushing yards.

The Hawks' defense was equally impressive, recording six sacks led by junior Andrew Quinn's two sacks. Lara, Corriea, junior Soni Takafua and junior Deshaun Jackson each added one sack.

Quinn also led the team in tackles with nine total stops, while Jackson contributed eight tackles and Lara added six.

Amador kept pace through the air, with senior quarterback John McPartland throwing for 209 yards and two



Junior Wyatt Corriea hurdles an Amador player as he heads toward the end zone during Liberty Ranch's 40-26 victory. Corriea rushed for 119 yards and two touchdowns on just seven carries. Photos courtesy of Tom Santillan

touchdowns on 9-of-20 passing. His favorite target was senior receiver Colby Nelson, who hauled in five catches for 169 yards and both touchdown passes, including a 58-yard scoring strike.

Liberty Ranch's defense came up big when needed, forcing two interceptions. Senior Daniel Sosa recorded one of those picks for the Hawks.

Despite the victory, Coach Schroeder knows his team must improve their early-game execution.

"Moving forward, they know that they have to do a better job starting faster and executing more efficiently to avoid being put in challenging situations," Schroeder said.

The win showcased Liberty Ranch's balanced offensive attack and its ability to make crucial halftime adjustments when facing adversity. ★



Junior Joe Lara stiff-arms a would-be tackler during his 149-yard, three-touchdown performance against Amador.

### GALT HERALD ATHLETES OF THE WEEK



**Zoe Sanchez**  
Galt High  
Volleyball



**Anthony Trejo**  
Galt High Football



**Maritza Arevalo**  
Liberty Ranch  
Volleyball



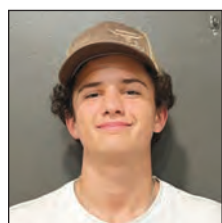
**Joe Lara**  
Liberty Ranch  
Football

Courtesy photos

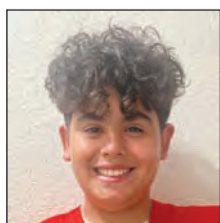


A pile of Liberty Ranch Hawks converges on an Amador player during Friday night's game. The Hawks' defense recorded six sacks and two interceptions in the win.

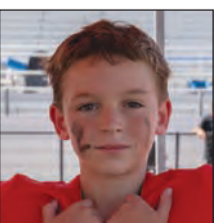
### GALT HERALD JUNIOR ATHLETES OF THE WEEK



**Hank Van Steyn**  
Warrior Varsity



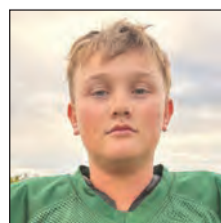
**Alexander DeLeon**  
Warrior Jr. Varsity



**Conan Cox**  
Warrior Novice



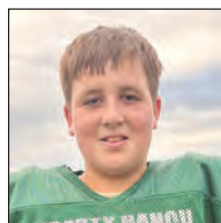
**Jacob Almaraz**  
Warrior Jr. Novice



**Blake Remus**  
Hawk 14U



**Jaylen Grigsby**  
Hawk 12U



**Ryder Coleman**  
Hawk 10U



**Tripp Messersmith**  
Hawk 8U

Courtesy photos

# Galt High Warriors Homecoming 2025



The Warrior Color Guard kicks off the parade on Sept. 26.



Queen Roxanna Garcia and King Kason Geier give the royal wave.



The Class of 2029 float went to Paris for the freshmen.



The Class of 2026 float had a New York theme for seniors.



The Class of 2027 float went to Tokyo for the juniors.

Photos by Paige Lampson



Queen Roxanna Garcia and King Kason Geier receive crowns and sashes.



The Class of 2028 went to Hollywood for the sophomores.



The Galt High School Warriors royal court takes the field.

## Warriors Fall to Rosemont 38-0 in Homecoming Heartbreaker



Junior Anthony Trejo (No. 2) carries the ball up field. Trejo recorded four tackles, two assists and a fumble recovery against Rosemont.

Story and photos by Paige Lampson Sports Editor

GALT, CA (MPG) - The Galt Warriors faced a tough night under the lights during their homecoming game, falling to a strong Rosemont squad 38-0. Despite the lopsided score, head coach JJ Woodward found reasons to praise his team's effort and named junior Anthony Trejo as his player of the week.

Trejo, who had four tackles, two assists and a crucial fumble recovery, exemplified the fighting spirit Woodward saw from his Warriors throughout the contest.

"We came out playing hard," Woodward said after the game. "Our line was doing a great

job controlling the line of scrimmage and our players played hard. Some things didn't go our way, however, and Rosemont is a really good team who took advantage of some of our mistakes. I'm proud of my guys and we will bounce back."

While individual statistics from the Rosemont game were not available at press time, the Warriors showed promise in their previous outing against Bradshaw Christian. Junior quarterback Robert Rubio completed six of 18 passes for 96 yards, while senior receiver Anthony Harrison hauled in four catches for 79 yards, including a 38-yard reception.

On the ground, senior Tucker Alexander provided a spark with 23 yards



The Warrior JV and Varsity cheer teams post 12 arabesques during their halftime performance.

on two carries, including a 19-yard run. Senior Nick Pena added 17 yards on four attempts with a long of 14 yards.

Defensively, the Warriors were led by senior Aaron Ramos, who recorded three solo tackles in the Bradshaw game.

The defensive effort also featured contributions from junior James Gilbert with two solo tackles and several players chipping in with assists.

The Warriors will look to regroup and build on the positives as they prepare for their next contest, with Coach Woodward's confidence in his team's resilience serving as motivation moving forward. ★



Senior A. Harrison (No. 7) leaps high to haul in a pass from junior quarterback Robert Rubio during the Warriors' homecoming game.